

In re:
Terrace Daniels
Terrace Daniels
Debtors

Case No. 20-10357-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 16, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db	+++ Terrace Daniels, 220 Grant Avenue, Jersey City, NJ 07305-1511
db	+++ Terrace Daniels, MAILING ADDRESS, 315 News Street, Philadelphia, PA 19106-1132
14480284	+ DMLuxury, LLC, c/o Szabo Associates, Inc, 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1357
14469154	+ Square Capital, c/o RMS, PO Box 19253, Minneapolis, MN 55419-0253

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 16 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14487977	Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:04:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14495729	+ EDI: BANKAMER2	Jul 17 2024 03:48:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14565498	Email/Text: ebnnotifications@creditacceptance.com	Jul 16 2024 23:48:00	Credit Acceptance Corporation, 25505 West Twelve Mile Road, Southfield, MI 48034
14478150	+ EDI: AIS.COM	Jul 17 2024 03:48:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14479122	EDI: CITICORP	Jul 17 2024 03:48:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14472110	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 16 2024 23:48:00	Credit Acceptance, 25505 W 12 Mile Rd, Ste 3000, Southfield MI 48034-8331
14472829	EDI: DISCOVER	Jul 17 2024 03:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14486705	EDI: JEFFERSONCAP.COM	Jul 17 2024 03:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14481079	+ Email/Text: RASEBN@raslg.com	Jul 16 2024 23:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14637055	+ EDI: AISMIDFIRST	Jul 17 2024 03:48:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14473678	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 16 2024 23:52:45	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14478648	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy

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14478648	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:49:00	Division PO Box 280946, Harrisburg, Pa. 17128-0946
14482007	+ EDI: JEFFERSONCAP.COM	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14483550	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Jul 16 2024 23:49:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
			VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14488284	*+	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
KERI P EBECK	on behalf of Creditor VW Credit Leasing Ltd. kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
MARIO J. HANYON	on behalf of Creditor Loandepot.Com LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor Cenlar FSB as servicer for LoanDepot.com, LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MARISA MYERS COHEN	on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHARON S. MASTERS	on behalf of Debtor Terrace Daniels shmasters@hotmail.com G65312@notify.cincompass.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com
mortoncraigcf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Terrace Daniels</u>	Social Security number or ITIN	xxx-xx-3013
	First Name Middle Name Last Name	EIN	81-1545425
Debtor 2	<u>Terrace Daniels</u>	Social Security number or ITIN	xxx-xx-3013
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	81-1545425
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10357-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terrace Daniels
dba Concept Distribution Services, LLC

Terrace Daniels

7/16/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.